

Co-payments

Co-payments are due at the time medical service is provided (Native Americans are exempt). Co-payments may be waived after reaching an annual maximum.

The co-payment amounts are:

\$5 per prescription and non-prescription drugs for people only receiving Medicaid (*not receiving Medicare*). ***

\$7 per dental visit; outpatient doctor, clinic, or urgent care visit; including therapy or behavioral health sessions.

\$20 per emergency room visit

\$30 per inpatient hospital admission

***For someone who receives both Medicare and Medicaid, Prescription Benefits are provided through the Medicare Part D program. Check with provider what co-pays will be.

Questions?

For Technical Assistance with program enrollment or participation, please contact:

**Human Services Department/MAD
1-800- 283-4465**

All activities are conducted without regard to race, color, creed, religion, sex, age, national origin or disability.

The Working Disabled Individuals Medicaid Program (WDI or Medicaid Category 074) provides health insurance to persons with a disability who are working.

How Long It Take?

- Regulations state caseworkers must act upon applications and send notice of approval, denial, or delay within 60 days of the date of application. Get receipts.
- MAD will delayed or denied application if the application or documentation is not complete.
- If MAD finds you ineligible, you may request a reconsideration or appeal within specified time frames.
- Eligibility begins the month of approval but you may be eligible for up to three (3) months retroactive Medicaid coverage if you request it.
- A re-determination of eligibility is made every twelve (12) months. You must have qualifying earned income in each quarter to maintain eligibility.



***Are You a Worker
with a Disability?***

***YOU MAY QUALIFY
FOR CENTENNIAL
MEDICAID***



2015

Do I qualify in 2015?

You have to be:

- ✓ 18 years of age or older;
- ✓ Receive SSDI (Social Security Disability Insurance) or have paperwork showing a severe medical/psychological condition;
- ✓ Working and earning **\$1,220 a quarter** or \$407 a month in 2015;
- ✓ Have unearned income (such as SSDI, private pensions, alimony, spouses income, etc.) of less than **\$1,486/gross per month**;
- ✓ Have resources under \$10,000 (\$15,000 if married). One car, a home you live in, and most retirement funds (IRA, 401k, etc. - if they have not been accessed) are not counted.

Good News!

In 2015, a person can earn up to \$59,090 a year (changes every April) in earnings, maybe more if you have deductions.

If you earn over \$4,924 per month you may still qualify for WDI Medicaid by submitting proof of qualified work expense deductions. Talk to your benefits advisors for more information.

Let the ISD caseworker know if you also receive Medicare. Medicaid may pay for your Medicare premiums and deductibles.



How do you apply?

1. Obtain application form **ISD 100**
 - Go to your local Human Services Department;
 - <http://nmhsd.sks.com/LookinGForAssistance/apply-for-benefits.aspx>; or
2. Complete and submit your application to ISD. Tell the receptionist or caseworker that you are applying for Medicaid Category 074 - Working Disabled Individuals.
3. Attach required documentation (**ALWAYS KEEP A COPY**):
 - a) Proof of wages or self-employment income showing **gross quarterly earnings of at least \$1,220**;
 - b) Prove disability by either:
 - ✓ Attaching current award letter from Social Security Disability;

OR

- ✓ Attach documents proving disability. (You'll also need to sign medical releases with the name, address and phone # of all health services providers, therapists, etc.)
- c) Proof of address;
 - d) Whole-life insurance policies, bank statements, and other documents showing resources and assets;
 - e) Claim number of any other benefits you receive; and
 - f) Proof of spouse's income and Social Security numbers for spouse and dependents if applicable.

Is there any cost?

The cost WDI Medicaid is your time applying and copayments. The state of New Mexico charges no premiums.

